

# Kentucky Endorsement Enrollment Form

PLEASE MAIL THIS FORM ALONG WITH ENDORSEMENT PAYMENT TO RISC

Name:	License #:
Firm:	Email:
Address:	Telephone #: (     )     -     (w)
City, State, Zip:	Telephone #: (     )     -     (h)
City and County of Firm:	Fax #: (     )     -

**Endorsements Requested:** Enter the amount due for each endorsement requested.

<u>Endorsement Type</u>	<u>Unit Price</u>	<u>Amount Due</u>
<b>Limited Claims Expense Coverage Fair Housing Act</b>	<b>\$15.00</b>	
<b>Limited Claims Expense Coverage Regulatory Complaints</b>	<b>\$15.00</b>	
<b>Limited Claims Expense Coverage Environmental</b>	<b>\$15.00</b>	
<b>Conformity</b> Circle all applicable states where you are licensed and need proof of E&O coverage. This extension does not apply if you are a non-resident of Kentucky. <div style="display: flex; justify-content: space-around; font-weight: bold;"> <span>CO</span><span>ID</span><span>IA</span><span>LA</span><span>MS</span><span>ND</span><span>NE</span><span>NM</span><span>RI</span><span>SD</span><span>TN</span> </div>	<b>\$15.00</b> <small>(Regardless of the number of states selected at the time of issuance.)</small>	
<b>Higher Limits</b> \$250,000 Per Claim / \$1,000,000 Aggregate (a) At least 75% residential sales and no claims in past 5 years; or (b) Less than 75% residential sales and/or claims in past 5 years	(a) <b>\$45.00; or</b> (b) <b>\$60.00</b>	
<b>Appraisal Endorsement</b> <small>(Policy excludes appraisal coverage. Appraisers <b>must</b> obtain this endorsement for coverage for appraisal activity.) To obtain the appraisal endorsement, enter \$200.00 in the column marked "Amount Due."</small>	<b>\$200.00</b>	
	<b>Subtotal</b>	<b>\$ _____</b>
<b>Add (1.5% x subtotal) for KY surcharge</b> If subtotal = \$15.00, add .23 <div style="text-align: right; font-size: small;">             \$30.00 add .45              \$45.00 add .68              \$60.00 add .90              \$75.00 add 1.13              \$90.00 add 1.35              \$105.00 add 1.58              \$120.00 add 1.80              \$200.00 add 3.00           </div>	<b>KY Surcharge</b>	<b>\$ _____</b>
<b>Add (applicable municipal tax x subtotal) for Municipal Tax</b> <small>Please verify applicable tax rate for your firm's location with your broker. Tax information is also listed on the KREC website at <a href="http://www.krec.ky.gov">www.krec.ky.gov</a>.</small>	<b>Municipal Tax</b> <b>Rate: _____ %</b>	<b>\$ _____</b>
<b>Add Subtotal + KY Surcharge + Municipal Tax</b>	<b>Total</b>	<b>\$ _____</b>

Higher Limits for Firms are available for real estate firms domiciled in Kentucky on an underwritten basis. To request any additional information or an application, please call our toll free number (800) 637-7319.

**All endorsement premium and applicable taxes should be sent to  
Rice Insurance Services Company, LLC (RISC) at the following address:**

RISC  
P.O. Box 6709  
Louisville, KY 40206

**PLEASE COPY THIS FORM FOR EACH OF YOUR AGENTS**

Please call us at (800) 637-7319 or (502) 897-1876 (in Louisville) if you have any additional questions.

A sample policy and other information is also available on our website [www.risceo.com](http://www.risceo.com).

**THANK YOU**

## ***Excess Coverage Available for Individuals and Firms***

As an enhancement to the program, we are pleased to offer higher limits of \$250,000 per Claim per Insured Licensee with a \$1,000,000 Annual Aggregate Limit, for individual licensees through Continental Casualty Company, one of the CNA insurance companies. CNA is rated "A (Excellent)" by A.M. Best. Licensees whose real estate activity is at least 75% residential sales and who have had no claims in the past five years may pay an additional premium of \$45 to increase limits to \$250,000 for the annual policy period. Licensees whose real estate activity is less than 75% residential sales and/or who have had claims in the past five years may pay an additional \$60 to increase limits to \$250,000 for the annual policy period. **Licensees may indicate the desire for higher limits on their Enrollment Form and send the Enrollment Form along with their payment for higher limits to RISC at the address below.**

We also offer a program with CNA for excess coverage above the group E&O program in Kentucky for firms which desire policy limits higher than those required in your state. The excess coverage provides the firm with policy limits above the individual licensees' \$100,000 limits and is available to firms which meet certain criteria. The excess policy will not apply until all applicable limits of the individual licensees' underlying insurance have been exhausted. The excess program offers three (3) options with different policy limits and premium amounts.

As the excess policy is issued to the firm, all licensees affiliated with the firm must participate in the excess program. In addition, all of the firm's licensees are required to purchase and maintain coverage pursuant to the underlying E&O group program offered by CNA. The premium for the excess coverage will be in addition to the underlying insurance premium charged by CNA.

The excess program was originally designed for firms with acceptable claims history which primarily engage in residential real estate sales activity. Firms which earn at least seventy-five percent (75%) of their gross income from residential real estate sales activity and have an acceptable claims history for the past five years will qualify for the Standard program rates. Firms which do not qualify for the Standard program rates, due to a difference in type of business activity or claims history, may fall within the guidelines of the Comprehensive program. Rates for firms qualifying for the Comprehensive program will be provided following underwriting approval.

If you have an interest in excess coverage for your firm, please contact:

**RISC**  
**Rice Insurance Services Company, LLC**  
P.O. Box 6709  
Louisville, KY 40206-0709  
Phone: (502) 897-1876  
Toll Free: (800) 637-7319  
[www.risceo.com](http://www.risceo.com)

CNA is a service mark and trade name registered with the US Patent and Trademark Office. The program referenced herein is underwritten by Continental Casualty Company, one of the CNA insurance companies. This information is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions and exclusions. This program is only available in Kentucky. ©2005